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LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that this Instrument is entered into between the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C., 20410, by and through the Federal Housing Commissioner, by and through Sharon Lundstrom, Deputy Director of the Servicing and Loss Mitigation Division now known as National Servicing Center, by the authority duly given in 59 Fed. Reg. 62739, published December 6, 1994, and further redelegated on October 8, 1999, ("Secretary"), and Deloitte & Touche LLP, a Delaware limited liability partnership, 7666 East 61st Street, Suite 450, Tulsa, Oklahoma 74133 ("Contractor").

The Secretary does hereby make, constitute, and appoint the Contractor, acting through Dan L. Van Wormer, Danny R. Lane, William K. Weaver, or W. Steven Thompson, as a true and lawful attorney-in-fact to act jointly or severally in the name, place, and stead of the Secretary for the purposes set out below:

1. To effectuate the release, discharge, satisfaction, or cancellation of the lien or encumbrance of record of any and all real property security instruments for reverse mortgages (Home Equity Conversion Mortgages for Elderly Homeowners) serviced by the Contractor and held by the Secretary. Such security instruments having been made in connection with section 255 of the National Housing Act (12 U.S.C. 1715z-20), either to secure payments made by the Secretary pursuant to subsection 255(i) of the National Housing Act or assigned to the Secretary by a lender in return for payment of an insurance claim pursuant to subsection 255(i)(1)(C) of such Act. Such real property security instruments include, but are not limited to, first mortgages, second mortgages, deeds of trust, trust indentures, or trust deeds.
2. To effectuate the release, discharge, satisfaction, or cancellation of the notes, secured by the foregoing real property security instruments. Such notes include, but are not limited to, first notes and second notes.
3. To execute, acknowledge, seal, deliver, and record any and all instruments that may be essential or required to effectuate the foregoing.

All rights, powers, and authority of an attorney-in-fact granted in this Instrument shall commence and be in full force and effect on the date hereof. Such rights, powers, and authority shall remain in full force until revoked by HUD or until the Expiration Date of 11:59 p.m., Washington, D.C. time, on February 8, 2004. Termination prior to the Expiration Date will be in writing by the execution and delivery to the Contractor of an instrument revoking the authority hereby granted.

Any third party may rely upon this Instrument as evidence of the attorney-in-fact's authority to exercise the powers granted herein until the Expiration Date, unless a revocation has been made a matter of public record within the jurisdiction of the property subject to the real property security interest being released, or such third party has actual notice of revocation.

Executed this 13th day of April, 2001.

MEL MARTINEZ,
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Sharon Lundstrom
Sharon Lundstrom, Deputy Director
Servicing & Loss Mitigation Division
NKA National Servicing Center

ACKNOWLEDGMENT

State of Oklahoma)
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County of Oklahoma)

BEFORE ME, Jennifer Parsley-Price, a Notary Public in and for the jurisdiction aforesaid, on this 13th day of April, 2001, personally appeared Sharon Lundstrom, who is personally well known to me (or sufficiently proven) to be an authorized agent of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument by virtue of the authority vested in her and she did acknowledge the signing of the foregoing instrument to be her free and voluntary act and deed as an authorized agent of the Secretary of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development for the uses, purposes, and consideration therein set forth.

Witness my hand and official seal this 13th day of April, 2001.

My commission expires:
March 2003

Jennifer Parsley-Price
Notary Public

BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, THE ATTORNEY-IN-FACT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES AND LIABILITIES OF AN AGENT.

April 13, 2001
Date

William K. Weavey
For: Deloitte & Touche LLP, Attorney-in-Fact

Prepared by Mikel K. Anderson, OBA 12195, U.S. Dept. of H.U.D., Office of General Counsel
Oklahoma State Office, 500 W. Main St., Ste. 400, Oklahoma City, OK 73102